

**U.S. BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In re ELEASE C. GINDRAW : CHAPTER 13**  
:   
**Debtor(s) : BANKRUPTCY NO. 19-15948**

**OBJECTION TO CERTIFICATION OF DEFAULT**

Debtor(s), Elease C. Gindraw by their attorney, Paul H. Young, Esquire, hereby objects to the Certification of Default filed by Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust F on April 11, 2023. Debtors believe they can become current on all post-petition payments due under the October 6, 2020 stipulation with the Lender.

Respectfully submitted,

/s/ Paul H. Young  
PAUL H. YOUNG, Esquire  
Young, Marr & Associates  
3554 Hulmeville Road, Suite 102  
Bensalem, PA 19020  
P: 215-639-5297  
F: 215-639-1344  
support@ymalaw.com

Dated: April 13, 2023